

E-filed on October 31, 2005Dorothy G Bunce

Name

0756

Bar Code #

2037 Franklin AveLas Vegas, NV 89104

Address

(702)456-1920

Phone Number

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re: **Donald J Bernard**Case # 05-26902Chapter 7

Trustee \_\_\_\_\_

\_\_\_\_\_  
Debtor(s)

**AMENDMENT COVER SHEET**

**Amendment(s) to the following are transmitted herewith. Check all that apply.**

- ( ) Petition (must be signed by debtor *and* attorney for debtor per Fed. R. Bankr. P. 9011)
- # Summary of Schedules
- # Schedule A - Real Property
- # Schedule B - Personal Property
- # Schedule C - Property Claimed as Exempt
- # Schedule D, E, or F, and/or Matrix, and/or List of Creditors or Equity Holders
- ( ) Add/delete creditor(s), change amount or classification of debt - **\$26.00 fee required**
- # Add/change address of already listed creditor, add name/address of attorney for already listed creditor, amend petition, attach new petition on converted case, supply missing document(s) - **no fee**
- \* Must provide diskette and comply with Local Rule 1007 if add/delete creditor or add/change address of already listed creditor
- # Schedule G - Schedule of Executory Contracts & Unexpired Leases
- # Schedule H - Codebtors
- # Schedule I - Current Income of Individual Debtor(s)
- # Schedule J - Current Expenditures of Individual Debtor(s)
- # Statement of Financial Affairs

**Declaration of Debtor**

**I (We) declare under penalty of perjury that the information set forth in the amendment(s) attached hereto is (are) true and correct to the best of my (our) information and belief.**

/s/ Donald J Bernard

Donald J Bernard

Debtor's Signature

Date: October 31, 2005

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

/s/ Donald J Bernard  
Debtor's Signature

October 31, 2005  
Date

05-26902  
Case Number

**United States Bankruptcy Court**  
**District of Nevada**

In re **Donald J Bernard**,  
 Debtor

Case No. **05-26902**

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>4,940.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>21</b>		<b>285,187.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,070.42</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>2,070.00</b>
Total Number of Sheets of ALL Schedules		<b>33</b>			
Total Assets			<b>4,940.00</b>		
Total Liabilities				<b>285,187.00</b>	

In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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**None**

Sub-Total >	<b>0.00</b>	(Total of this page)
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Total >	<b>0.00</b>
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(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<b>X</b>			
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Miscellaneous household furniture and furnishings</b>	-	<b>1,800.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Bible</b>	-	<b>20.00</b>
6. Wearing apparel.		<b>Wearing apparel</b>	-	<b>200.00</b>
7. Furs and jewelry.		<b>Watch</b>	-	<b>20.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Bicycle</b>	-	<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **2,090.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1991 Toyota Camry</b>	<b>-</b>	<b>2,850.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total >	<b>2,850.00</b>
(Total of this page)	
Total >	<b>4,940.00</b>

(Report also on Summary of Schedules)

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

*[Check one box]*

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Household Goods and Furnishings</u></b>			
Miscellaneous household furniture and furnishings	Nev. Rev. Stat. § 21.090(1)(b)	1,800.00	1,800.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
Bible	Nev. Rev. Stat. § 21.909(1)(a)	20.00	20.00
<b><u>Wearing Apparel</u></b>			
Wearing apparel	Nev. Rev. Stat. § 21.090(1)(b)	200.00	200.00
<b><u>Furs and Jewelry</u></b>			
Watch	Nev. Rev. Stat. § 21.090(1)(a)	20.00	20.00
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
Bicycle	Nev. Rev. Stat. § 21.090(1)(a)	50.00	50.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1991 Toyota Camry	Nev. Rev. Stat. § 21.090(1)(f)	2,850.00	2,850.00



In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)								
Total (Report on Summary of Schedules)							<b>0.00</b>	

0 continuation sheets attached

In re Donald J BernardCase No. 05-26902

Debtor

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Form B6F  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxx3238 Creditor #: 1 Aargon Collection Agen 3160 S Valley Vw Ste 206 Las Vegas, NV 89102		-	Opened 10/12/04 Last Active 3/01/05 Collection University Medical Center.			4,883.00
Account No. xxxxxx0934 Creditor #: 2 Aargon Collection Agen 3160 S Valley Vw Ste 206 Las Vegas, NV 89102		-	Opened 11/10/03 Last Active 3/01/05 Collection Desert Springs Hospital			2,225.00
Account No. xxxxxx5019 Creditor #: 3 Aargon Collection Agen 3160 S Valley Vw Ste 206 Las Vegas, NV 89102		-	Opened 8/14/02 Last Active 3/01/05 Collection University Medical Center			1,676.00
Account No. xxxxxx0708 Creditor #: 4 Aargon Collection Agen 3160 S Valley Vw Ste 206 Las Vegas, NV 89102		-	Opened 6/23/03 Last Active 7/01/05 Collection Laboratory Medicine Consultant			414.00
Subtotal (Total of this page)						9,198.00

20 continuation sheets attached

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx6716</b> <b>Creditor #: 5</b> <b>Aargon Collection Agen</b> <b>3160 S Valley Vw Ste 206</b> <b>Las Vegas, NV 89102</b>	-	<b>Opened 12/31/02 Last Active 3/01/05</b> <b>Collection University Medical Center</b>				<b>400.00</b>
Account No. <b>xxxxxx3874</b> <b>Creditor #: 6</b> <b>Aargon Collection Agen</b> <b>3160 S Valley Vw Ste 206</b> <b>Las Vegas, NV 89102</b>	-	<b>Opened 12/10/02 Last Active 3/01/05</b> <b>Collection University Medical Center</b>				<b>2,243.00</b>
Account No. <b>xxxxxx0080</b> <b>Creditor #: 7</b> <b>Aargon Collection Agen</b> <b>3160 S Valley Vw Ste 206</b> <b>Las Vegas, NV 89102</b>	-	<b>Opened 7/26/03 Last Active 3/01/05</b> <b>Collection Laboratory Medical Consultants</b>				<b>85.00</b>
Account No. <b>xxx0612</b> <b>Creditor #: 8</b> <b>Aarow Financial Services</b> <b>5996 W Touhy Ave</b> <b>Niles, IL 60714</b>	-	<b>Opened 6/25/01 Last Active 9/01/05</b> <b>Collection Ga Financial Trust 2001-A</b>				<b>3,325.00</b>
Account No. <b>xxxx0748</b> <b>Creditor #: 9</b> <b>Aarow Financial Services</b> <b>5996 W Touhy Ave</b> <b>Niles, IL 60714</b>	-	<b>Opened 4/22/03 Last Active 4/01/05</b> <b>Collection A.F.S. Assignee Of First Premi</b>				<b>671.00</b>
Sheet no. <b>1</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>6,724.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 10</b> <b>Acctcorp of Southern Nevada</b> <b>4955 S Durango Ste 177</b> <b>Las Vegas, NV 89113-0155</b>	-	<b>Medical</b>				<b>1,170.00</b>
Account No. <b>Representing:</b> <b>Acctcorp of Southern Nevada</b>		<b>Enrique Lacayo MD</b> <b>2010 Goldring Ave Ste 302</b> <b>Las Vegas, NV 89106</b>				
Account No. <b>Creditor #: 11</b> <b>ACS Long Beach CA</b> <b>One World Trade Center Ste 2200</b> <b>Long Beach, CA 90831-2200</b>	-	<b>Student loan</b>				<b>12,550.00</b>
Account No. <b>xxxxxx1471</b> <b>Creditor #: 12</b> <b>Acs/Wachovia Ed Financ</b> <b>501 Bleecker St</b> <b>Utica, NY 13501</b>	-	<b>Opened 8/03/99</b> <b>Educational</b>				<b>22,305.00</b>
Account No. <b>Representing:</b> <b>Acs/Wachovia Ed Financ</b>		<b>Wachovia Education Fin</b> <b>Po Box 13667</b> <b>Sacramento, CA 95853</b>				
Sheet no. <b>2</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>36,025.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx4293</b> <b>Creditor #: 13</b> <b>Afni, Inc.</b> <b>Po Box 3427</b> <b>Bloomington, IL 61702</b>		-	<b>Opened 1/03/03 Last Active 2/01/04</b> <b>Collection Sprint Pcs</b>				<b>135.00</b>
Account No. <b>Creditor #: 14</b> <b>Allied Collection Services</b> <b>3080 S Durango Dr Ste 208</b> <b>Las Vegas, NV 89104</b>		-	<b>Collector</b>				<b>300.00</b>
Account No. <b>Creditor #: 15</b> <b>Allied Interstate OH</b> <b>PO Box 361444</b> <b>Columbus, OH 43236-1444</b>		-	<b>Collector</b>				<b>200.00</b>
Account No. <b>Creditor #: 16</b> <b>AT&amp;T LA</b> <b>PO Box 30000</b> <b>Los Angeles, CA 90030</b>		-	<b>Utility</b>				<b>430.00</b>
Account No. <b>xxx4399</b> <b>Creditor #: 17</b> <b>Attention Collections</b> <b>220 Sunset Blvd Ste A</b> <b>Sherman, TX 75092</b>		-	<b>Opened 7/03/03 Last Active 2/01/04</b> <b>Collection Sunrise Mountainview Hospital</b>				<b>9,772.00</b>
Sheet no. <b>3</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>10,837.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Representing: Attention Collections</b>		<b>Nco Fin/35 Pob 41726 Philadelphia, PA 19101</b>				
Account No. <b>xxx5933</b> <b>Creditor #: 18 Attention Collections 220 Sunset Blvd Ste A Sherman, TX 75092</b>	-	<b>Opened 2/24/03 Last Active 10/01/03 Collection Sunrise Mountainview Hospital</b>				<b>2,414.00</b>
Account No. <b>Creditor #: 19 Attention LLC 220 Sunset Blvd Sherman, TX 75092</b>	-	<b>Collector</b>				<b>9,770.00</b>
Account No. <b>xx5959</b> <b>Creditor #: 20 Awa Collections Po Box 6605 Orange, CA 92863</b>	-	<b>Opened 3/06/03 Last Active 9/01/05 Collection Arrowhead/Calistoga Water</b>				<b>131.00</b>
Account No. <b>Creditor #: 21 AWA Collections PO Box 6605 Orange, CA 92863-6605</b>	-	<b>Collector</b>				<b>120.00</b>
Sheet no. <b>4</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>12,435.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx1417</b> <b>Creditor #: 22</b> <b>Bp Oil/Citibank</b> <b>Po Box 6003</b> <b>Hagerstown, MD 21747</b>	-	<b>Opened 6/22/00 Last Active 11/04/00</b> <b>CreditCard</b>				<b>0.00</b>
Account No. <b>xxxxxxxx1680</b> <b>Creditor #: 23</b> <b>Cap One Bk</b> <b>Po Box 85520</b> <b>Richmond, VA 23285</b>	-	<b>Opened 9/09/94</b> <b>CreditCard</b>				<b>580.00</b>
Account No. <b>Creditor #: 24</b> <b>Cardiology &amp; CV Disease</b> <b>500 SRancho Dr Ste 5</b> <b>Las Vegas, NV 89106</b>	-	<b>Medical</b>				<b>40.00</b>
Account No. <b>Creditor #: 25</b> <b>Carlos Fonte MD</b> <b>3201 S Maryland Pkwy Ste 502</b> <b>Las Vegas, NV 89109</b>	-	<b>Medical</b>				<b>525.00</b>
Account No. <b>Creditor #: 26</b> <b>Cingular Wireless Van Nuys</b> <b>PO Box 10401</b> <b>Van Nuys, CA 91410-0401</b>	-	<b>Utility</b>				<b>250.00</b>
Sheet no. <b>5</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,395.00</b>



Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>x0645</b> <b>Creditor #: 27</b> <b>Clark County Collectio</b> <b>6124 W Sahara Ave</b> <b>Las Vegas, NV 89146</b>		-	<b>Opened 8/13/03 Last Active 8/01/04</b> <b>Collection Fremont Emergency Centers</b>				<b>606.00</b>
Account No. <b>x0524</b> <b>Creditor #: 28</b> <b>Clark County Collectio</b> <b>6124 W Sahara Ave</b> <b>Las Vegas, NV 89146</b>		-	<b>Opened 8/13/03 Last Active 8/01/04</b> <b>Collection Fremont Emergency Centers</b>				<b>194.00</b>
Account No. <b>TxxxEPMxxxxxx2602</b> <b>Creditor #: 29</b> <b>Cmre Finance</b> <b>3075 E Imperial Hw Suite 200</b> <b>Brea, CA 92821</b>		-	<b>Opened 9/01/04 Last Active 3/01/05</b> <b>Collection Epmg</b>				<b>523.00</b>
Account No. <b>TxxxEPMxxxxxx9423</b> <b>Creditor #: 30</b> <b>Cmre Finance</b> <b>3075 E Imperial Hw Suite 200</b> <b>Brea, CA 92821</b>		-	<b>Opened 4/01/04 Last Active 3/01/05</b> <b>Collection Epmg</b>				<b>433.00</b>
Account No. <b>TxxxEPMxxxxxx6659</b> <b>Creditor #: 31</b> <b>Cmre Finance</b> <b>3075 E Imperial Hw Suite 200</b> <b>Brea, CA 92821</b>		-	<b>Opened 2/01/03 Last Active 3/01/05</b> <b>Collection Epmg</b>				<b>325.00</b>
Sheet no. <u>6</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>2,081.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 32</b> <b>CMRE Financial Services Inc</b> <b>3350 Birch St Ste 200</b> <b>Brea, CA 92821</b>	-	<b>Collector</b>				<b>500.00</b>
Account No. <b>Creditor #: 33</b> <b>CRA Security Systems</b> <b>PO Box 6755</b> <b>Harrisburg, PA 17106-7555</b>	-	<b>Collector</b>				<b>70.00</b>
Account No. <b>xAxxx8085</b> <b>Creditor #: 34</b> <b>Credit Bureau Central</b> <b>Po Box 29299</b> <b>Las Vegas, NV 89126</b>	-	<b>Opened 7/11/03 Last Active 10/01/03</b> <b>Collection Radiology Specialists Ltd</b>				<b>316.00</b>
Account No. <b>xAxxx7780</b> <b>Creditor #: 35</b> <b>Credit Bureau Central</b> <b>Po Box 29299</b> <b>Las Vegas, NV 89126</b>	-	<b>Opened 2/27/03 Last Active 6/01/03</b> <b>Collection Radiology Specialists Ltd</b>				<b>192.00</b>
Account No. <b>xAxxx4096</b> <b>Creditor #: 36</b> <b>Credit Bureau Central</b> <b>Po Box 29299</b> <b>Las Vegas, NV 89126</b>	-	<b>Opened 11/23/01 Last Active 3/01/02</b> <b>Collection Review-Journal Ads</b>				<b>135.00</b>
Sheet no. <u>7</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,213.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xAxxx3232</b> <b>Creditor #: 37</b> <b>Credit Bureau Central</b> <b>Po Box 29299</b> <b>Las Vegas, NV 89126</b>		-	<b>Opened 6/23/01 Last Active 2/01/02</b> <b>Collection Pulmonary Specialists Group Of</b>				<b>116.00</b>
Account No. <b>multiple</b> <b>Creditor #: 38</b> <b>Credit Bureau Central Red Rock</b> <b>2355 Red Rock Ste 200</b> <b>Las Vegas, NV 89146</b>		-	<b>Collector</b>				<b>4,500.00</b>
Account No. <b>Creditor #: 39</b> <b>Creditors Interchange</b> <b>PO Box 1335</b> <b>Buffalo, NY 14240-1335</b>		-	<b>Collector</b>				<b>6,960.00</b>
Account No. <b>Representing:</b> <b>Creditors Interchange</b>			<b>GE Capital</b> <b>3 Executive Campus Ste 400</b> <b>Cherry Hill, NJ 08002</b>				
Account No. <b>xxxxxxxxxxxx5000</b> <b>Creditor #: 40</b> <b>Customized Auto Credit</b> <b>3332 Walden Ave</b> <b>Depew, NY 14043</b>		-	<b>Opened 10/16/98 Last Active 2/01/01</b> <b>Automobile</b>				<b>18,320.00</b>
Sheet no. <b>8</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page)
							<b>29,896.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 41</b> <b>D&amp;B RMS</b> <b>PO Box 523</b> <b>Richfield, OH 44286</b>		-	<b>Collector</b>				<b>800.00</b>
Account No. <b>Creditor #: 42</b> <b>David May</b> <b>PO Box 26845</b> <b>Las Vegas, NV 89106</b>		-	<b>Credit account</b>				<b>15,000.00</b>
Account No. <b>Creditor #: 43</b> <b>Desert Radiologists</b> <b>3090 S Durango Ste 200</b> <b>Las Vegas, NV 89117</b>		-	<b>Collector</b>				<b>310.00</b>
Account No. <b>Creditor #: 44</b> <b>Emsource</b> <b>PO Box 1954</b> <b>Southgate, MI 48195-0954</b>		-	<b>Collector</b>				<b>255.00</b>
Account No. <b>Creditor #: 45</b> <b>FBCS Inc</b> <b>841 E Hunting Park Ave</b> <b>Philadelphia, PA 19124</b>		-	<b>Collector</b>				<b>430.00</b>
Sheet no. <b>9</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page)
							<b>16,795.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 46</b> <b>First Collect</b> <b>PO Box 7000</b> <b>Sparks Glencoe, MD 21152-7000</b>	-	<b>Medical</b>				<b>800.00</b>
Account No. xxxxxxxxxxxx3738 <b>Creditor #: 47</b> <b>First Premier Bank</b> <b>601 S Minnesota Ave</b> <b>Sioux Falls, SD 57104</b>	-	<b>Opened 11/29/99 Last Active 11/26/00</b> <b>CreditCard</b>				<b>410.00</b>
Account No. <b>Creditor #: 48</b> <b>Flamingo Emergency Physicians</b> <b>PO Box 13901</b> <b>Philadelphia, PA 19101</b>	-	<b>Medical</b>				<b>270.00</b>
Account No. <b>Creditor #: 49</b> <b>Fremont Emergency Services</b> <b>PO Box 1569</b> <b>Las Vegas, NV 89125</b>	-	<b>Medical</b>				<b>150.00</b>
Account No. <b>Creditor #: 50</b> <b>GC Services</b> <b>4777 Hilton Corporation Dr</b> <b>Columbus, OH 43232</b>	-	<b>Collector - student loan</b>				<b>12,500.00</b>
Sheet no. <u>10</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>14,130.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxx2370</b> <b>Creditor #: 51</b> <b>Gemb/Jcp</b> <b>Po Box 984100</b> <b>El Paso, TX 79998</b>	-	<b>Opened 6/09/73 Last Active 9/12/98</b> <b>ChargeAccount</b>				<b>344.00</b>
Account No. <b>GxxxCHWPxxxx5012</b> <b>Creditor #: 52</b> <b>Grant &amp; Weber</b> <b>861 Coronado Center Dr S</b> <b>Henderson, NV 89052</b>	-	<b>Opened 6/01/04</b> <b>Collection St. Rose Dominican Hospital</b>				<b>1,741.00</b>
Account No. <b>Creditor #: 53</b> <b>Insight Mountain Diagnostics</b> <b>3501 S Harbor Blvd Ste 230</b> <b>Santa Ana, CA 92704</b>	-	<b>Medical</b>				<b>60.00</b>
Account No. <b>Creditor #: 54</b> <b>Kenneth G Frizzell III</b> <b>509 S 6th St</b> <b>Las Vegas, NV 89101</b>	-	<b>Collector</b>				<b>2,580.00</b>
Account No. <b>Creditor #: 55</b> <b>Laboratory Medicine Consultants</b> <b>PO Box 98604</b> <b>Las Vegas, NV 89193</b>	-	<b>Medical</b>				<b>100.00</b>
Sheet no. <b>11</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>4,825.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 56</b> <b>Las Vegas Surgery Center</b> <b>870 S Rancho Dr</b> <b>Las Vegas, NV 89106</b>	-	<b>Medical</b>				<b>50.00</b>
Account No. <b>Creditor #: 57</b> <b>Lexon Medical</b> <b>2300 Corporate Circle Ste 190</b> <b>Henderson, NV 89074-7744</b>	-	<b>Medical</b>				<b>300.00</b>
Account No. <b>Creditor #: 58</b> <b>Lung Center of Nevada</b> <b>4220 S Maryland Pkwy Ste 700D</b> <b>Las Vegas, NV 89119</b>	-	<b>Medical</b>				<b>140.00</b>
Account No. <b>xxxx0856</b> <b>Creditor #: 59</b> <b>Mazda Amer Cr</b> <b>9009 Caruthers Pkwy</b> <b>Franklin, TN 37067</b>	-	<b>Opened 12/17/99 Last Active 11/01/01</b> <b>Automobile</b>				<b>0.00</b>
Account No. <b>xxxxxx6521</b> <b>Creditor #: 60</b> <b>Midland Credit Mgmt</b> <b>8875 Aero Dr</b> <b>San Diego, CA 92123</b>	-	<b>Opened 1/27/05</b> <b>Factoring Company Account British Petroleum</b>				<b>166.00</b>
Sheet no. <b>12</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>656.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 61</b> <b>NCO</b> <b>PO Box 50002</b> <b>Watsonville, CA 95077</b>	-	<b>Collector</b>				<b>330.00</b>
Account No. <b>xxx4687</b> <b>Creditor #: 62</b> <b>Nco Fin /27</b> <b>Pob 7216</b> <b>Philadelphia, PA 19101</b>	-	<b>Opened 10/01/04 Last Active 9/01/05</b> <b>12 Bank Of America Operations C</b>				<b>872.00</b>
Account No. <b>xxx4688</b> <b>Creditor #: 63</b> <b>Nco Fin /27</b> <b>Pob 7216</b> <b>Philadelphia, PA 19101</b>	-	<b>Opened 10/01/04 Last Active 9/01/05</b> <b>12 Bank Of America Operations C</b>				<b>430.00</b>
Account No. <b>Creditor #: 64</b> <b>NCO PA</b> <b>PO Box 41457</b> <b>Philadelphia, PA 19101</b>	-	<b>Collector</b>				<b>430.00</b>
Account No. <b>Creditor #: 65</b> <b>NCO PA</b> <b>PO Box 41457</b> <b>Philadelphia, PA 19101</b>	-	<b>Collector</b>				<b>350.00</b>
Sheet no. <b>13</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,412.00</b>



Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx1287</b> <b>Creditor #: 66</b> <b>Nco- Medclr</b> <b>Pob 41448</b> <b>Philadelphia, PA 19101</b>	-	<b>Opened 9/16/03 Last Active 9/01/05</b> <b>FactoringCompanyAccount Med102 Emcare</b> <b>Shadow Emergency Phy</b>				<b>306.00</b>
Account No. <b>xxxx1289</b> <b>Creditor #: 67</b> <b>Nco-Medclr</b> <b>Po Box 8547</b> <b>Philadelphia, PA 19101</b>	-	<b>Opened 9/16/03</b> <b>FactoringCompanyAccount Emcare Shadow</b> <b>Emergency Phys</b>				<b>37.00</b>
Account No. <b>xxxx1288</b> <b>Creditor #: 68</b> <b>Nco-Medclr</b> <b>Po Box 8547</b> <b>Philadelphia, PA 19101</b>	-	<b>Opened 9/16/03</b> <b>FactoringCompanyAccount Emcare Shadow</b> <b>Emergency Phys</b>				<b>35.00</b>
Account No. <b>xxx3506</b> <b>Creditor #: 69</b> <b>Nco/ Collection Agency</b> <b>Pob 41448</b> <b>Philadelphia, PA 19101</b>	-	<b>Opened 11/27/02 Last Active 9/01/05</b> <b>FactoringCompanyAccount Ncop Purchaser</b> <b>From Citibank</b>				<b>22,841.00</b>
Account No. <b>xxxxxxxxxxxxx0000</b> <b>Creditor #: 70</b> <b>Nebraska Student Loan</b> <b>1300 O St</b> <b>Lincoln, NE 68508</b>	-	<b>Opened 4/03/02 Last Active 8/19/05</b> <b>Educational</b>				<b>9,845.00</b>
Sheet no. <b>14</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>33,064.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. <b>xxxxxxx3100</b>		-	<b>Opened 4/09/03 Last Active 11/18/04 DepositRelated</b>				<b>790.00</b>	
<b>Creditor #: 71 Nevada Federal Cred Un Po Box 15400 Las Vegas, NV 89114</b>								
Account No.		-	<b>Collector</b>				<b>2,500.00</b>	
<b>Creditor #: 72 Northland Group Inc PO Box 390846 Edina, MN 55439</b>								
Account No.		-	<b>Student loan</b>				<b>10,000.00</b>	
<b>Creditor #: 73 NSLP PO Box 82507 Lincoln, NE 68501-2507</b>								
Account No.		-	<b>Collector</b>				<b>140.00</b>	
<b>Creditor #: 74 OSI WA 12201 Tukwila International Blvd Ste 100 Tukwila, WA 98168-5121</b>								
Account No. <b>xxxxx7275</b>		-	<b>Opened 12/31/02 Last Active 1/01/03 Collection Mci Communications 4</b>				<b>244.00</b>	
<b>Creditor #: 75 Park Dansan Collections 113 W 3rd Ave Gastonia, NC 28052</b>								
Sheet no. <u>15</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>13,674.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No.		-	Medical				5,000.00	
Creditor #: 76 Paul Lumbi MD 3225 Glen Meyer New Orleans, LA 70114								
Account No.		-	Collector				275.00	
Creditor #: 77 PCC PO Box 45274 Los Angeles, CA 90045-0274								
Account No. PLSxxxxxxxxxx0328		-	Opened 10/13/03 Last Active 10/01/05 Collection Advanced Cardiovascular Specia				642.00	
Creditor #: 78 Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120								
Account No. PLSxxxxxxxxxx2874		-	Opened 9/24/03 Collection Ted Thorp Md Pc				3,280.00	
Creditor #: 79 Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120								
Account No. xxxxxxxxxxxxx4281		-	Opened 6/13/02 Last Active 11/01/04 Collection Pacbell Wireless				247.00	
Creditor #: 80 Professional Collection Po Box 45274 Los Angeles, CA 90045								
Sheet no. <u>16</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	9,444.00

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx1249</b> <b>Creditor #: 81</b> <b>Providian Financial</b> <b>Po Box 9180</b> <b>Pleasanton, CA 94566</b>	-	<b>Opened 3/19/97 Last Active 6/01/01</b> <b>SecuredCreditCard</b>				<b>700.00</b>
Account No. <b>xxxxx8003</b> <b>Creditor #: 82</b> <b>Quantum Coll</b> <b>3224 Civic Center</b> <b>North Las Vega, NV 89030</b>	-	<b>Opened 2/01/04 Last Active 9/01/05</b> <b>Collection Med1medicwest Ambulance</b>				<b>696.00</b>
Account No. <b>xxxxx3381</b> <b>Creditor #: 83</b> <b>Quantum Coll</b> <b>3224 Civic Center</b> <b>North Las Vega, NV 89030</b>	-	<b>Opened 6/01/01 Last Active 9/01/05</b> <b>Collection Cox Communications</b>				<b>185.00</b>
Account No. <b>xxxxx9497</b> <b>Creditor #: 84</b> <b>Quantum Collections</b> <b>3224 Civic Center Dr</b> <b>North Las Vegas, NV 89030</b>	-	<b>Opened 6/14/01</b> <b>ReturnedCheck Smith S Food Drug Centers</b>				<b>103.00</b>
Account No. <b>Creditor #: 85</b> <b>Quantum Collections</b> <b>3090 S Durango Dr Ste 200</b> <b>Las Vegas, NV 89117-9192</b>	-	<b>Collector</b>				<b>850.00</b>
Sheet no. <u>17</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,534.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 86</b> <b>RMS</b> <b>PO Box 523</b> <b>Richfield, OH 44286</b>	-	<b>Collector Moneytree</b>				<b>785.00</b>
Account No. <b>Representing:</b> <b>RMS</b>		<b>Money Tree Seattle</b> <b>PO Box 58363</b> <b>Seattle, WA 98138</b>				
Account No. <b>Creditor #: 87</b> <b>Robert Caplan</b> <b>3631 Canal</b> <b>New Orleans, LA 70119</b>	-	<b>Judgment lien</b>				<b>12,000.00</b>
Account No. <b>xxxxxxxx1016</b> <b>Creditor #: 88</b> <b>Sallie Mae 3rd Pty Lsc</b> <b>1002 Arthur Dr</b> <b>Lynn Haven, FL 32444</b>	-	<b>Opened 8/03/99 Last Active 3/31/05</b> <b>Educational</b>				<b>22,300.00</b>
Account No. <b>Creditor #: 89</b> <b>SDMI</b> <b>PO Box 36900</b> <b>Las Vegas, NV 89133</b>	-	<b>Collector</b>				<b>40.00</b>
Sheet no. <b>18</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>35,125.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Medical</b>				
<b>Creditor #: 90</b> <b>Shadow Emergency Physicians</b> <b>4165 E Thousand Oaks Blvd</b> <b>Thousand Oaks, CA 91362</b>	-					<b>400.00</b>
Account No.		<b>Medical</b>				
<b>Creditor #: 91</b> <b>Southwest Ambulance</b> <b>PO Box 62674</b> <b>Phoenix, AZ 85082-2674</b>	-					<b>600.00</b>
Account No. <b>xxxxxx6144</b>		<b>Opened 9/28/00</b> <b>CreditCard</b>				
<b>Creditor #: 92</b> <b>Texaco/Citibank</b> <b>Po Box 6003</b> <b>Hagerstown, MD 21747</b>	-					<b>424.00</b>
Account No.		<b>Medical</b>				
<b>Creditor #: 93</b> <b>Touro Infirmary</b> <b>3525 Prytania St</b> <b>New Orleans, LA 70178</b>	-					<b>3,300.00</b>
Account No.		<b>Medical</b>				
<b>Creditor #: 94</b> <b>UMC</b> <b>1800 W Charleston Blvd</b> <b>Las Vegas, NV 89102</b>	-					<b>1,450.00</b>
Sheet no. <b>19</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>6,174.00</b>

Form B6F - Cont.  
(12/03)In re **Donald J Bernard**Case No. **05-26902**

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 95</b> <b>United Recovery Systems</b> <b>3100 Gessner Rd Ste 400</b> <b>Houston, TX 77063-0339</b>		-	<b>Collector</b>				<b>12,000.00</b>
Account No. <b>Creditor #: 96</b> <b>Unity</b> <b>108 Business Pakr Dr Ste A</b> <b>Ridgeland, MS 39157</b>		-	<b>Collector</b>				<b>100.00</b>
Account No. <b>xxxxxx9233</b> <b>Creditor #: 97</b> <b>University Of Phoenix</b> <b>4615 E Elwood St Fl 3</b> <b>Phoenix, AZ 85040</b>		-	<b>Opened 1/28/99</b> <b>Unsecured</b>				<b>850.00</b>
Account No. <b>Creditor #: 98</b> <b>Victor Franck</b> <b>2827 Chippawa St</b> <b>New Orleans, LA 70125</b>		-	<b>Breach of Lease</b>				<b>23,600.00</b>
Account No. <b>Representing:</b> <b>Victor Franck</b>			<b>Nelnet Lns</b> <b>Pob 1649</b> <b>Denver, CO 80201</b>				
Sheet no. <b>20</b> of <b>20</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>36,550.00</b>
(Report on Summary of Schedules)							<b>Total</b> <b>285,187.00</b>

In re Donald J Bernard, Case No. 05-26902  
Debtor

**SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--



In re Donald J Bernard, Case No. 05-26902  
Debtor

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Form B61  
(12/03)In re Donald J Bernard

Debtor(s)

Case No. 05-26902**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Divorced</b>	RELATIONSHIP <b>None.</b>	AGE
<b>EMPLOYMENT</b>	DEBTOR	SPOUSE
Occupation	<b>Teacher</b>	
Name of Employer	<b>Clark County School District</b>	
How long employed	<b>3 years</b>	
Address of Employer		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ <u>2,932.37</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>2,932.37</u>	\$ <u>N/A</u>

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) Student loan garnishment

\$ <u>631.89</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>230.06</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>861.95</u>	\$ <u>N/A</u>
\$ <u>2,070.42</u>	\$ <u>N/A</u>

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify)

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

Pension or retirement income

Other monthly income

(Specify)

\$ <u>2,070.42</u>	\$ <u>N/A</u>
--------------------	---------------

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$ 2,070.42

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

(interval)

In re Donald J BernardCase No. 05-26902

Debtor(s)

**SCHEDULE I. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<u>Cable television</u>	\$	<u>35.00</u>
<u>Internet</u>	\$	<u>15.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>50.00</u>

**Other Expenditures:**

<u>Attorney's fee</u>	\$	<u>125.00</u>
<u>Storage</u>	\$	<u>80.00</u>
<u>Student loan</u>	\$	<u>95.00</u>
<u>Total Other Expenditures</u>	\$	<u>300.00</u>

**United States Bankruptcy Court  
District of Nevada**

In re **Donald J Bernard**

Debtor(s)

Case No. **05-26902**

Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **34** sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 31, 2005**

Signature **/s/ Donald J Bernard**

**Donald J Bernard**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(12/03)

**United States Bankruptcy Court  
District of Nevada**

In re Donald J Bernard

Debtor(s)

Case No. 05-26902Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
<b>\$19,171.84</b>	<b>2005 YTD wages</b>
<b>\$28,000.00</b>	<b>2004 wages</b>
<b>\$24,000.00</b>	<b>2003 wages</b>

**2. Income other than from employment or operation of business**

None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$1,440.00</b>	<b>2005 Gambling winnings</b>

**3. Payments to creditors**

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None



b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED  
**Nebraska Student Loan**  
**1300 O Street**  
**Lincoln, NE 68508**

DATE OF SEIZURE  
**05/2005 to present**

DESCRIPTION AND VALUE OF  
PROPERTY  
**Wages and vacation pay earned at Clark County  
School District**

**5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF  
CREDITOR OR SELLER  
**GECC**

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF  
PROPERTY  
**1998 Camry**

**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
\$5,000	Gambling	

**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>A Fresh Start 2037 Franklin Ave Las Vegas, NV 89104</b>	<b>Paid \$195 on 10/10/2005; paid \$209 court filing fee on 10/11/2005</b>	<b>\$195.00 paid with Debtor to pay balance of \$760 for post- filing legal work.</b>

**10. Other transfers**

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

- None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 31, 2005**

Signature **/s/ Donald J Bernard**  
**Donald J Bernard**  
Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8  
(12/03)**United States Bankruptcy Court  
District of Nevada**In re **Donald J Bernard**

Debtor(s)

Case No. **05-26902**Chapter **7****CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.***Description of Property**  
**-NONE-****Creditor's name***b. Property to Be Retained**[Check any applicable statement.]*Description  
of  
Property  
**-NONE-**Creditor's  
NameProperty is  
claimed as  
exemptProperty will be  
redeemed  
pursuant to 11  
U.S.C. § 722Debt will be  
reaffirmed  
pursuant to 11  
U.S.C. § 524(c)Date **October 31, 2005**Signature **/s/ Donald J Bernard****Donald J Bernard**

Debtor

**United States Bankruptcy Court  
District of Nevada**

In re **Donald J Bernard**

Debtor(s)

Case No. **05-26902**Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u><b>955.00</b></u>
Prior to the filing of this statement I have received.....	\$	<u><b>195.00</b></u>
Balance Due.....	\$	<u><b>760.00</b></u>

2. \$ **209.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 31, 2005****/s/ Dorothy G Bunce****Dorothy G Bunce****A Fresh Start****2037 Franklin Ave****Las Vegas, NV 89104****(702)456-1920 Fax: (702)456-9837****bunce@hotpop.com**

**United States Bankruptcy Court  
District of Nevada**

In re **Donald J Bernard**

Debtor(s)

Case No. **05-26902**

Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **October 31, 2005**

**/s/ Donald J Bernard**

**Donald J Bernard**

Signature of Debtor